2026 · WHAT ISSUES SHOULD I CONSIDER WHEN REVIEWING MY RMD?

WISDOM WEALTH STRATEGIES

GENERAL RMD ISSUES	YES	NO
Is your RMD more than what you need for living expenses? If so, consider transferring your RMD to a non-qualified account for re-investment rather than sitting idly in cash (unless your emergency fund needs replenishing).	☐	☐
If you have other retirement accounts subject to RMDs, do you need to verify that those RMDs will be satisfied?	☐	☐
Is the value of your qualified account significantly up or down due to current market conditions? If so, consider accelerating withdrawals (e.g., taking RMD early, taking RMD in a larger lump sum, etc.) to lock in gains, or spreading out (or delaying) withdrawals to potentially mitigate selling assets at lower share prices.	☐	☐
Is this an account you have inherited? If so, be mindful of the unique RMD rules that may apply as a result of the SECURE Act, such as the 10-year rule, which requires non-eligible designated beneficiaries to have the entire balance of the account withdrawn in 10 years following the death of the account owner.	☐	☐
Are you eligible for any exceptions (e.g., you are still working and contributing to the employer-sponsored account, this is the first year you are subject to an RMD, etc.)? If so, consider some of the planning options that may allow you to mitigate or postpone your RMD.	☐	☐

RMD-RELATED TAX ISSUES	YES	NO
Do you need to review your tax withholding to ensure that it is still accurate?	☐	☐
Do you plan to make any Roth conversions during this tax year? If so, consider earmarking your RMD as a method of withholding taxes (even up to 100%) to help fund the tax liability incurred by the Roth conversion, but be mindful that your RMD must be taken before any Roth conversions can occur.	☐	☐
Have you recognized large amounts of taxable portfolio income (e.g., capital gains, dividends, interest, etc.) during this tax year? If so, consider earmarking your RMD as a method of withholding taxes (even up to 100%) to supplement any missed and/or inadequate quarterly tax payments and to avoid under-payment penalties.	☐	☐
Are you currently 70.5 or older and planning to give to charity this tax year? If so, consider making a Qualified Charitable Deduction (QCD) as a tax-efficient way to donate. Remember that QCDs do not affect your AGI, which may complement other areas of your tax planning goals. Be mindful of the requirements surrounding QCDs (e.g., $111,000 limit, must be a qualified charity, etc.).	☐	☐

© fpPathfinder.com. Licensed for the sole use of Wisdom Wealth Strategies of Wisdom Wealth Strategies. All rights reserved. Used with permission. Updated 12/26/2025.

When you begin the search for a financial advisor, you're looking for answers and outcomes. The questions may be different, but the need is the same. You need to know how to achieve the best outcomes with the situation and factors you face. You need answers to questions like how, when, how much, and why. We're committed to providing answers as fiduciaries, as financial experts, and as trusted professionals.

We recognize the sacrifice, commitment, time, effort, and love you have put into your family's financial future. We recognize the importance of the guidance we provide and what it means to you. We know you're looking for someone you can trust to provide unbiased, factual, reliable answers that are always in your best interest.

If we can be a resource for you as you build your financial future, we invite you to learn more at www.WisdomWS.com.

"Wisdom Wealth Strategies, LLC is an SEC-registered investment advisor domiciled in Colorado. The firm is notice-filed in Colorado and serves clients in other jurisdictions where exempted."

Wisdom Wealth Strategies
7400 East Orchard Road - Suite 130 S - Greenwood Village, CO 80111
Wisdom@WisdomWS.com | 720-314-8009 | www.WisdomWS.com